

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA**

In Re:)	
Steven Lamont Williams)	Case No. <u>15-11087</u>
2312 Golden Gate Drive, Apt. B)	Chapter <u>13</u>
Greensboro, NC, 27405-0000)	
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)	
)	
SS# <u>xxx-xx-0169</u>)	
SS# _____)	
)	
Debtor(s))	
SS# <u>xxx-xx-0169</u>)	
SS# _____)	
)	
Debtor(s))	

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtor(s) filed for relief under Chapter 13 of the United States Bankruptcy Code on October 5, 2015 .

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the proof of claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

CHAPTER 13 PLAN SUMMARY

The Debtor proposes an initial plan, which is subject to modification, as follows:

I. Plan Payments

The plan proposes a payment of \$390.00 per month for a period of 60 months. The Debtor shall commence payments to the Trustee within thirty (30) days from the date the petition was filed.

II. Administrative Costs

1. Attorney fees.

- The attorney for the Debtor will be paid the base fee of \$3,700.00. The Attorney has received \$ 300.00 from the Debtor pre-petition and the remainder of the base fee will be paid monthly by the Trustee as funds are available, after scheduled monthly payments to holders of domestic support obligations and allowed secured claims.
- The Attorney for the Debtor will file application for approval of a fee in lieu of the presumptive fee.

- 2. Trustee costs.** The Trustee will receive from all disbursements such amount as approved by the Court for payment of fees and expenses

III. Priority Claims

All pre-petition claims entitled to priority under 11 U.S.C. § 507 will be paid in full in deferred cash payments unless otherwise indicated.

1. Domestic Support Obligations ("DSO")

- a. None
- b. The name, address, and phone number, including area code, of the holder of any DSO as defined in § 101(14A) is as follows:

Name of DSO Claimant	Address, city, state & zip code	Telephone Number
Antionette Taylor	c/o Guilford County Child Support; 400 West Market Street; Greensboro, NC 27401	
Tanisha Mapp	c/o Guilford County Child Support; 400 West Market Street; Greensboro, NC 27401	
Territa Durham	c/o Vance County Child Support Services; 350 Ruin Creek Road; Henderson, NC 27536	
Wendy Hampton	c/o Forsyth County Child Support; 200 N. Main Street; Winston Salem, NC 27101	

- c. All **post-petition** DSO amounts will be paid directly by the Debtor to the holder of the claim and not by the Trustee.
- d. Arrearages owed to DSO claimants under 11 U.S.C. § 507(a)(1)(A) not presently paid through wage garnishment will be paid by the Trustee as follows:

Name of DSO Claimant	Estimated Arrearage Claim	Monthly Payment
-NONE-		

2. Other priority claims to be paid by Trustee

Creditor	Estimated Priority Claim
Guilford County Tax Collector	\$0.00
Internal Revenue Service	\$0.00
North Carolina Department of Revenue	\$0.00

IV. Secured Claims

1. Real Property Secured Claims

- a. None
- b. All payments on any claim secured by real property will be paid by the Trustee unless the account is current, in which case the Debtor may elect to continue making mortgage payments directly. Arrearage claims will be paid by the Trustee as separate secured claims over the term of the plan, without interest.

Creditor	Property Address	Residence or Non-residence R/NR	Current Y/N	Monthly Payment	Arrearage Amount	If Current Indicate Payment by Debtor (D) or Trustee (T)

2. Personal Property Secured Claims

- a. None
- b. Claims secured by personal property will be paid by the Trustee as follows:

Creditor	Collateral	Secured Amount	Purchase Money Y/N	Under-secured Amount	Pre-confirmation adequate protection payment per § 1326(a)(1)	Post-confirmation Equal Monthly Amount (EMA)	Proposed Interest Rate
Ally Financial	2012 Dodge Charger SE	\$15,975.00	Y	\$4,847.00	\$150.00	\$303.30	5.25%

The Trustee will disburse pre-confirmation adequate protection payments to secured creditors holding allowed purchase money secured claims. Claims having a collateral value of less than \$2,000.00 will not receive adequate protection payments.

To the extent that the valuation provisions of 11 U.S.C. § 506 do not apply to any of the claims listed above, the creditor's failure to object to confirmation of the proposed plan shall constitute the creditor's acceptance of the treatment of its claim as proposed, pursuant to 11 U.S.C. § 1325(a)(5)(A).

3. Collateral to be Released

The Debtor proposes to release the following collateral:

Creditor	Collateral to be Released
-NONE-	

4. Liens to be Avoided

The Debtor pursuant to 11 U.S.C. § 522 proposes to avoid the following liens on property to the extent that such liens impair the Debtor's exemption:

Lien Creditor	Property
-NONE-	

V. Co-Debtor Claims

The Debtor proposes to separately classify for payment in full the following claims for consumer debts on which an individual is liable with the Debtor:

Creditor	Co-Debtor	Interest Rate	Monthly Payment
-NONE-			

VI. General Unsecured Claims Not Separately Classified

General unsecured claims will be paid on a pro-rata basis, with payments to commence after priority unsecured claims are paid in full. The estimated dividend to general unsecured claims is 0 %.

VII. Executory Contracts/Leases

- a. None
- b. The following executory contracts and/or leases will be rejected:

Creditor	Nature of lease or contract

- c. The following executory contracts and/or leases will be assumed. The Debtor will pay directly all lease payments which come due from the petition filing date until confirmation of the plan. Upon confirmation, payments will be paid as follows:

Creditor	Nature of Lease or Contract	Monthly payment	Monthly payment paid by Debtor (D) or Trustee (T)	Arrearage Amount	Arrearage paid by Debtor (D) or Trustee (T)	Arrearage monthly payment
-NONE-						

VIII. Special Provisions

- a. None
- b. Other classes of unsecured claims and treatment
- c. Other Special Terms

Date: October 7, 2015/s/ Tommy S. Blalock, IIITommy S. Blalock, III 26467

Attorney for the Debtor

Address: **620 Green Valley Road
Suite 209****Greensboro, NC 27408**Telephone: **(336) 274-2343**State Bar No. **26467**

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA**

In Re:)
Steven Lamont Williams)
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SS# xxx-xx-0169)
SS# _____)
	Debtor(s))

**NOTICE TO CREDITORS
AND
PROPOSED PLAN**

Case No. **15-11087**

CERTIFICATE OF SERVICE

The undersigned certifies that a copy of the Notice to Creditors and Proposed Plan was served by first class mail, postage prepaid, to the following parties at their respective addresses:

Reid Wilcox
Clerk of Court
U.S. Bankruptcy Court
Middle District of North Carolina
P.O. Box 26100
Greensboro, NC 27402

Anita Jo Kinlaw Troxler
Chapter 13 Trustee
Greensboro Division
Post Office Box 1720
Greensboro, NC 27402-1720

Acceptance Now
444 Highway 96E
Saint Paul, MN 55127-2557

Ally Financial
P.O. Box 380902
Bloomington, MN 55438-0902

Antionette Taylor
c/o Guilford County Child Support
400 West Market Street
Greensboro, NC 27401

CACH, LLC
4340 S. Monaco Street, 2nd Floor
Denver, CO 80237

Chase
P.O. Box 15298
Wilmington, DE 19850-5298

Credit Recovery Associates
509 W. Butler Road
Greenville, SC 29607-4833

Credit Recovery Associates
509 W. Butler Road
Greenville, SC 29607-4833

Discover Financial Service
PO Box 15316
Wilmington, DE 19850

First Premier Bank
3820 N. Louise Avenue
Sioux Falls, SD 57107

Guilford County Tax Collector
PO Box 3328

Greensboro, NC 27402

Internal Revenue Service
Acct. xxx0169
PO Box 7346
Philadelphia, PA 19101-7346

Interstate Credit Collection
711 Coliseum Plaza Court
Winston Salem, NC 27106

Midland Funding
8875 Aero Drive, Suite 200
San Diego, CA 92123

North Carolina Department of Revenue
Acct. xxx0169
PO Box 1168
Raleigh, NC 27640

OneMain Financial
Bankruptcy Dept.
P.O. Box 6042
Sioux Falls, SD 57117-6042

Procollect, Inc.
12170 Abrams Road
Dallas, TX 75243

Progressive Leasing
10619 S. Jordan Gateway, Suite 100
South Jordan, UT 84095

Regional Finance
2403 Battleground Avenue, Suite 6
Greensboro, NC 27408

Rehobeth Pointe
933 Meadow Oak Drive
Greensboro, NC 27406

Southwest Credit Systems
2629 Dickerson Pkwy.
Carrollton, TX 75007-4408

Springleaf
601 NW 2nd Street
Evansville, IN 47708-1013

SummerTree Apartments
9 Summertree Loop
Greensboro, NC 27406

SYNCB
Attn: Bankruptcy Dept.
P.O. Box 103104
Roswell, GA 30076

Tanisha Mapp
c/o Guilford County Child Support
400 West Market Street
Greensboro, NC 27401

Territa Durham
c/o Vance County Child Support Services
350 Ruin Creek Road
Henderson, NC 27536

United Consumer Financial Services
865 Bassett Road
Westlake, OH 44145-1142

Wendy Hampton
c/o Forsyth County Child Support
200 N. Main Street
Winston Salem, NC 27101

Date: October 7, 2015

/s/ Tommy S. Blalock, III
Tommy S. Blalock, III 26467